

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re:  
ANNETTE RIVERA  
Debtor(s)

Case No. 15-29229

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marie-Ann Greenberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/13/2015.
- 2) The plan was confirmed on 01/19/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/15/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/19/2017, 06/27/2018.
- 5) The case was dismissed on 07/18/2018.
- 6) Number of months from filing to last payment: 32.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,358.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$12,400.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$12,400.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$6,140.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$707.98
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,847.98**

Attorney fees paid and disclosed by debtor: **\$0.00**

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACS/BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
AES	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	NA	375.02	375.02	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	2,284.10	2,384.10	2,384.10	1,991.71	0.00
CAPITAL ONE BANK	Unsecured	632.00	632.72	632.72	0.00	0.00
CHASE CARD SERVICES	Unsecured	775.00	NA	NA	0.00	0.00
CITIBANK/THE HOME DEPOT	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF PATERSON	Secured	400.00	NA	NA	0.00	0.00
CREDIT ONE BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION	Unsecured	5,329.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION	Unsecured	2,120.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION/NAVIE	Unsecured	10,696.00	NA	NA	0.00	0.00
ECMC	Unsecured	8,618.00	8,575.30	8,575.30	0.00	0.00
ER SOLUTIONS/CONVERGENT OUTS	Unsecured	430.00	NA	NA	0.00	0.00
EZ PASS	Unsecured	100.00	NA	NA	0.00	0.00
GLHEGC	Unsecured	3,730.00	NA	NA	0.00	0.00
GLHEGC	Unsecured	3,527.00	NA	NA	0.00	0.00
HESAA	Unsecured	10,009.00	14,373.55	14,373.55	0.00	0.00
HSBC AUTO FINANCE / SANTANDER	Unsecured	0.00	NA	NA	0.00	0.00
KAY JEWELERS/STERLING JEWELER	Unsecured	1,785.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	553.00	553.75	553.75	0.00	0.00
NAVIENT	Unsecured	6,602.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	4,762.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	4,200.00	NA	NA	0.00	0.00
NAVIENT INC.	Unsecured	6,786.00	NA	NA	0.00	0.00
NAVIENT LLC	Unsecured	4,729.00	NA	NA	0.00	0.00
NAVIENT LLC	Unsecured	4,201.00	NA	NA	0.00	0.00
NAVIENT SERVICES	Unsecured	6,385.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	78,680.64	78,680.64	0.00	0.00
NEW JERSEY TURNPIKE AUTHORITY	Unsecured	NA	1,978.95	1,978.95	0.00	0.00
NISSAN INFINITI	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NJ HIGHER EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
PASSAIC VALLEY WATER COMMISSION	Secured	400.00	477.45	477.45	398.86	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	0.00	837.63	837.63	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	NA	462.11	462.11	0.00	0.00
PSE&G	Unsecured	1,600.00	1,039.71	1,039.71	0.00	0.00
QUANTUM3 GROUP LLC	Secured	NA	1,483.63	1,483.63	1,483.63	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	62,566.85	1,677.82	1,677.82	1,677.82	0.00
TARGET CREDIT CARD (TC)	Unsecured	692.00	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	NA	692.03	692.03	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	2,636.00	NA	NA	0.00	0.00
WA ASSOCIATES	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,677.82	\$1,677.82	\$0.00
Debt Secured by Vehicle	\$2,384.10	\$1,991.71	\$0.00
All Other Secured	\$1,961.08	\$1,882.49	\$0.00
<b>TOTAL SECURED:</b>	<b>\$6,023.00</b>	<b>\$5,552.02</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$108,201.41</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,847.98</u>
Disbursements to Creditors	<u>\$5,552.02</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$12,400.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/05/2018

By: /s/ Marie-Ann Greenberg

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.